

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Phillips *et al.*

Attorney Docket No. XTEN-1-1015

Serial No. 10/666,866

Group Art Unit: 3688

Filing Date: September 19, 2003

Examiner: Darnell A. Pouncil

Title: IMMEDIATE DISCOUNTS IN CONSUMER TRANSACTIONS

Confirmation No. 8477

**RESPONSE TO OFFICE ACTION**

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 6 of this paper.